

Amendments to the Abstract:

Please amend the title in the Abstract of the Disclosure as follows:

~~COMPUTER IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM EMPLOYING A RISK FILTER ROUTINE THAT DETERMINES WHETHER TO SELECTIVELY REJECT PAYMENT BASED UPON AT LEAST ONE USER-SUPPLIED RISK PARAMETER INCLUDING A CLEAN PAYMENT LIMIT~~